

57158-0001

Amendments to the Claims

1. (currently amended) A method of investment comprising the steps of:

at a point-of-sale location;

displaying an option to perform an on-demand investment transaction; and

~~transmitting~~ receiving a request to complete the an on-demand investment

transaction in response to an action by a purchaser at the a point-of-sale location;

at a central location;

~~receiving the request to perform the on-demand investment;~~

retrieving investment-preference information for the purchaser; and

completing the on-demand investment using the investment-preference

information, wherein the investment-preference information includes a predetermined dollar investment amount for the on-demand investment.

2. (cancelled)

3. (cancelled)

4. (previously presented) The method of investment as claimed in claim 1 further comprising the step of temporarily accumulating the on-demand investment request until a predetermined completion time.

57158-0001

5. (previously presented) The method of investment as claimed in claim 1 further comprising the steps of:

comparing an investment total to a predetermined investment limit; and

canceling the on-demand investment request if completion of the on-demand investment will cause the investment total to exceed the predetermined investment limit.

6. (previously presented) The method of investment as claimed in claim 1 further comprising the steps of:

comparing a primary-investment total to a primary-investment limit; and

determining a roll-over amount for the on-demand investment request.

7. (previously presented) The method of investment as claimed in claim 6 wherein said step of completing the on-demand investment comprises the step of adding the roll-over amount to a secondary-investment total.

8. (previously presented) The method of investment as claimed in claim 1 wherein the investment-preference information comprises an investment total and a predetermined investment limit.


9. (currently amended) A method of investment comprising the steps of:

associating a purchasing account with an investment account;

57158-0001

prompting a user of the purchasing account to perform an on-demand investment transaction during a point-of-sale purchase transaction;

completing the on-demand investment transaction by contributing to the investment account a predetermined dollar investment amount upon receipt of a request from the user.



10. (previously presented) The method as claimed in claim 9 wherein said step of completing the on-demand investment transaction is accomplished by using the purchasing account to contribute to the investment account.

11. (previously presented) The method as claimed in claim 9 wherein said step of completing the on-demand investment transaction is accomplished by using a source other than the purchasing account to contribute to the investment account.

12. (New) The method of claim 1, further comprising:  
receiving, from the purchaser at the point-of-sale location, a request to modify the predetermined dollar investment amount.

13. (New) The method of claim 1, further comprising:  
receiving a request to process a point-of-sale transaction, the request including information relating to a transaction amount; and

57158-0001

adding the predetermined dollar investment amount to the transaction amount, during processing of the point-of-sale transaction.

14. (New) A method of investing, comprising:

receiving a request from a user to make an investment in a first investment account, wherein the first investment account is designated by the user as a primary investment account;

determining whether making the investment in the first investment account violates at least one predetermined rule relating to the first investment account; and

automatically contributing at least a portion of the investment into a second investment account designated by the user as a secondary investment account, if making the investment in the first investment account violates said at least one predetermined rule.

15. (New) The method of claim 14, further comprising:

accessing information received from a user for designating the first investment account as primary and the second investment account as secondary.

16. (New) The method of claim 15 wherein the first investment account is managed by a first investment provider and the second investment account is managed by a second investment provider.

57158-0001

17. (New) The method of claim 14, wherein the predetermined rule is a maximum account value.

18. (New) The method of claim 14, wherein the predetermined rule is a maximum contribution amount.

19. (New) The method of claim 14, wherein the predetermined rule is violated if making the investment in the first investment account fails.

20. (New) The method of claim 19, further comprising:

contributing at least a portion of the investment into the first investment account, if making the investment in the first investment account does not violate said at least one predetermined rule.

21. (New) A method of investing, comprising:

receiving a request to make an investment, wherein the request is received from a purchaser at a point-of-sale location;

identifying investment-preference information associated with the request, the investment-preference information relating to a first investment choice and a second investment choice, wherein the first investment choice and the second investment choice are designated by the user;

57158-0001

attempting to fulfill the request by attempting to contribute the investment contribution amount to the first investment choice; and  
automatically contributing at least a portion of the investment contribution amount to the second investment choice, if the attempting to contribute the investment contribution amount to the first investment choice fails.

22. (New) The method of claim 21, wherein said attempting to contribute the investment contribution amount to the first investment choice fails when contributing the investment contribution to the first investment choice causes a maximum contribution total amount associated with the first investment choice to be exceeded.

23. (New) The method of claim 21, wherein the identified investment-preference information is received from a card used by the purchaser to effectuate purchases.

24. (New) The method of claim 23, wherein the card is at least one of: a credit card, a debit card, smart card and stored value card.

25. (New) The method of claim 23, wherein the card includes a microprocessor which stores the investment-preference information.

57158-0001

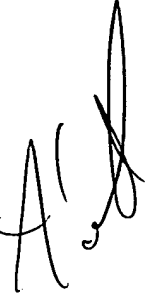
26. (New) The method of claim 23, wherein the card includes a microprocessor which stores information relating to funds available in at least one of the first investment account or the second investment account.

27. (New) The method of claim 21, wherein the investment preference information further includes at least one of the following: investment account identification information, investment account balances, investment account contribution limits, purchaser investment choices, and fixed transaction amounts.

28. (New) A method of investing, comprising:

- receiving a request to make an investment, wherein the request is generated by a purchaser at a point-of-sale location, and wherein the request includes investment amount information relating to an investment contribution amount;
- identifying investment-preference information associated with the request, the investment-preference information relating to a first investment choice and a second investment choice, wherein the first investment choice and the second investment choice are designated by the user;
- determining whether a total amount of the first investment choice including the investment contribution amount is greater than a predetermined maximum amount; and

57158-0001

 contributing at least a portion of the investment contribution amount to the second investment choice, when the total amount of the first investment choice is greater than the predetermined maximum amount.

---